



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: WALLMAN, Steven M.H.

Appl'n No.: 09/038,158

Filing Date: 11 March 1998

Title: METHOD AND APPARATUS FOR ENABLING  
SMALLER INVESTORS OR OTHERS TO  
CREATE AND MANAGE A PORTFOLIO OF  
SECURITIES OR OTHER ASSETS OR  
LIABILITIES ON A COST EFFECTIVE BASIS

Art Unit: 3624

Examiner: Bashore, A. L.

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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APR 09 2004  
GROUP 3600

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. § 1.97 & § 1.98**

Sir:

Under the provisions of 37 C.F.R. § 1.97(b)(1), and in accordance with the Applicant's duty of disclosure under 37 C.F.R. § 1.56, Applicant would like to call to the Examiner's attention the references listed on the attached form PTO-1449.

Applicant notes that all listed references were cited by or to the Examiner in an issued application that relies on the present application for an earlier effective filing date under 35 U.S.C. § 120 (see CROSS-REFERENCES TO RELATED APPLICATIONS section of the specification), and thus no copies are being furnished by Applicant. See 37 C.F.R. § 1.98(d).

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

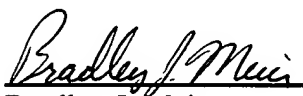
As this statement is being filed after the period specified in 37 C.F.R. § 1.97(b), but before the mailing of an action that closes prosecution in the application, the Commissioner is authorized to charge the 37 C.F.R. § 1.17(p) fee of \$180.00 to Deposit Account No. 11-0600.

The Office is hereby authorized to charge any additional fees required under 37 C.F.R. § 1.16 or § 1.17 or credit any overpayments to Deposit Account No. 11-0600. A duplicate of this sheet is provided for this purpose.

The Examiner is invited to contact the undersigned at 202-220-4200 to discuss any matter regarding this application.

Respectfully submitted,

Dated: April 5, 2004

  
Bradley J. Meier  
(Reg. No. 44,236)


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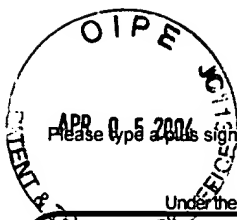
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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1

of

1

Complete if Known

Application Number

09/038,158

Filing Date

11 March 1998

First Named Inventor

WALLMAN, Steven M.H.

Group Art Unit

3624

Examiner Name

Bashore, A. L.

Attorney Docket Number

10392-46001

### U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
		5,819,237		GARMAN	10-06-1998	
		5,999,918		WILLIAMS et al.	12-07-1999	
		6,035,287		STALLAERT et al.	03-07-2000	
		6,044,352		DEAVERS	03-28-2000	

### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>3</sup>
		"Welcome to DRIP Central" at <a href="http://www.dripcentral.com">http://www.dripcentral.com</a> (2 pages), printed Feb. 20, 2001.	
		Business Editors; Alaska Air Group Inc. Announcement; Business Wire; Sept. 1987; one page.	
		Anonymous; Yearbook Supplement, pp. 95-99; Global Investor; 1995; seven pages.	
		Anonymous; The 1996 guide to Switzerland Supplement, pp. 2-5; Euromoney; Mar 1996; seven pages.	
		Web Pages for "One Share of Stock Inc"; Internet web archive; Dec 1996; five pages.	
		John Downes (Editor); Dictionary of Finance and Investment Terms; 1998; Barron's Educational Series, Inc.; Fifth Edition; page 455.	

Examiner  
Signature

Date  
Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

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